



Stocks, Closed-End Funds	
Transaction Size	Commission*
\$0 – 2,499	\$40 + 1.70% of principal
\$2,500 – 6,249	\$56 + 0.66%
\$6,250 – 19,999	\$76 + 0.34%
\$20,000 – 49,999	\$100 + 0.22%
\$50,000 – 499,999	\$155 + 0.11%
\$500,000+	\$255 + 0.09%
Dividend Reinvest Program	No charge

*If more than 2,000 shares: regular commission based on the schedule above, plus an additional \$0.02 per share on the entire order. Commissions are subject to the following minimum: \$40 or \$0.02 per share, whichever is greater.

Mutual Funds	
Purchase	Load per fund company
Redemption	\$20 (fund company CDSC may apply)
Exchange	\$5 (\$2.50 buy/\$2.50 sell)
No-Load Funds (purchase and redemptions)	\$20
Systematic Purchase (dollar cost averaging)	\$0
Systematic Withdrawal	\$0

Options	
Covered Calls	\$60 first contract/\$6 each additional contract

Fixed Income Securities	
Overriding minimum concession: \$100 per trade	
Bond Maturity	Mark-up (% of Principal)
0 – 3 years	0.750%
3 – 6 years	1.375%
6 – 12 years	2.125%
12 – 20 years	2.500%
20 + years	3.000%
U.S. Treasury Bill Auction Order	\$50
Certificates of Deposit (\$25K min. recommended)	Mark-up varies and determined by issuer
Unit Investment Trusts – purchase	Concession disclosed in prospectus
Unit Investment Trusts – redemption	\$50

Interest Charged on Debit Balances	
Rates are scaled to the base lending rate (BLR), which may change without prior notice from time to time. The rate paid on a debit balance is as follows:	
Margin Debit Interest	
\$0 – 24,999	2.75% above Pershing base lending rate
\$25,000 – 49,999	2.50% above Pershing base lending rate
\$50,000 – 99,999	2.25% above Pershing base lending rate
\$100,000 – 999,999	2.00% above Pershing base lending rate
\$100,000,000 +	1.25% above Pershing base lending rate
Cash Debit Interest (Non-Margin Accounts)	
Any dollar amount	1.50% above Pershing base lending rate



Corestone Accounts	
Silver Account/Silver Plus Account	\$25 per year (waived if \$25,000 or more average month-end money market balance)/\$50 per year
Gold Account/Gold Corporate Account	\$100 per year/\$150 per year
Platinum Account/Platinum Corporate Account	\$150 per year/\$250 per year

Miscellaneous Brokerage Related Fees	Amount
Alternative Investment Annual Administrative Fee – Registered	\$35 per holding
Alternative Investment Annual Administrative Fee – Unregistered	\$125 per unregistered holding
Alternative Investment Approval Fee*	\$300 per holding
Alternative Investment Transaction Fee	\$50 per subscription
Alternative Investment Transfer Fee – Registered	\$35 per holding
Alternative Investment Transfer Fee – Unregistered	\$125 per unregistered holding
Check Stop Payments	\$10 per check
DK Items	\$10
DRS Fee (Applicable Transfer Agents: American Stock Transfer, Computershare, Wells Fargo and Registrar and Transfer Company)	\$20 per security
Fed Fund Wire	\$25 per wire
Foreign Securities Receive and Deliver Fee	\$75 per security per buy, transfer, sell transaction
Inactive Account Fee (MF Only, Non-Retirement)**	\$12.50 annually
Inactive Account Fee (Non-Retirement)**	\$25 annually
Legal Transfers (Transferring Physical Securities)	\$75 per security
Margin Trade Extensions (Reg-T)	\$25
Outgoing Account Transfer	\$135
Overnight Check Delivery	\$12
Overnight Saturday Check Delivery	\$18
Paper Surcharge Fee – Statements***	\$1.50 per statement
Paper Surcharge Fee – Confirms***	\$3 per confirm
Redemptions – Bond Puts and Calls	\$10 per item
Redemptions – Mandatory UITs and Others	\$20 per item
Register and Ship Security to the Transfer Agent	\$75 per item
Reorganization – Mandatory	\$5 per item
Reorganization – Mandatory – Physical	\$20 per physical item
Reorganization – Voluntary Tender Items	\$30 per item
Returned Checks	\$25 per check
Safekeeping Fee – Foreign Securities	\$7 per security/per month
Safekeeping Fee – Physical Securities, All Types	\$3 per security/per month
SEC 31 Security Transaction Fee (as of April 16, 2019)***	\$0.0000207 per security
Transfer Agent Physical Security Fee	Varies by transfer agent
Treasury Bill – Physical Redemption	\$20 per item
Treasury Bill Redemptions	\$5 per item
UBTI (Unrelated Business Taxable Income) Filing Fee	\$200 per filing

*Document review fee to determine ability to custody, paid whether or not approved.

**Defined as accounts with no activity from January 1 to December 31. Dividends an interest are not included as activity.

***Registrations subject to fee: individual, joint, transfer on death, retirement accounts.

****Fee charged for liquidating transactions (MF not included) calculated using principal value of the trade.

Retirement Account Fees

Retirement Account Type	Annual Custodial Maintenance Fee	Termination
Ordinary IRA, Roth IRA, SEP IRA and Education IRA ⁴	\$40 annually, charged in arrears	\$95
MF-Only IRA & Roth IRA ⁴	\$10 annually, charged in arrears	\$95
401(k), PSP, MPP, TBP, 403(b), Prototype SEP, SARSEP, and Simple IRAs	\$50	\$95
Conversion Fee from existing IRA to Mutual Fund only IRA	\$50 per conversion	
Ascensus Fee	Recordkeeping Fee	Plan Termination Fee
	\$315 for 1 st account, \$150 per additional Individual(k)	\$150

QRP Loan Fees	
Qualified Retirement Plan (QRP) Loans	\$50 per loan (Pershing fee)
Fees Assessed by BPAS Directly to Plan Participants	
Maintenance Fee	\$4 per loan per month
Manual Payment Processing Fee	\$2 per payment ¹
Paper Loan Statement Delivery Fee	\$2 per statement ²
Returned Payment Fee	\$20 per payment
Loan Default Fee	\$100 ³

¹Applies to participants who do not use MyPlanLoan's Electronic Payment service. Participants will incur this fee for each payment remitted to BPAS in a form other than an electronic payment (e.g., personal check, money order).

²Applies to participants not enrolled in E-Delivery. This fee is charged monthly for each statement that is sent by regular U.S. mail.

³This fee is collected from participants' plan assets at the time of default, if applicable.

⁴The Annual Maintenance fee is waived for accounts in the My Advice Architect Advisory programs.